

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF OKLAHOMA

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

- Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

 Check if this an amended filing**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself****About Debtor 1:****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Michael**

First name

**Shannon**

Middle name

**Key**

Last name and Suffix (Sr., Jr., II, III)

**About Debtor 2 (Spouse Only in a Joint Case):****Sara**

First name

**Elizabeth**

Middle name

**Key**

Last name and Suffix (Sr., Jr., II, III)

**2. All other names you have used in the last 8 years**

Include your married or maiden names.

**PKA Sara Elizabeth Conley****3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)****xxx-xx-9753****xxx-xx-4964**

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (*if known*) \_\_\_\_\_

**About Debtor 1:**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

Include trade names and *doing business as* names

I have not used any business name or EINs.

**DBA Key Electric Heating & Air**

Business name(s)

EINs

**About Debtor 2 (Spouse Only in a Joint Case):**

I have not used any business name or EINs.

Business name(s)

EINs

**5. Where you live**

**24436 Bryan Place  
Kellyville, OK 74039**

Number, Street, City, State & ZIP Code

**Creek**

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

**PO Box 604  
Kellyville, OK 74039**

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

**Check one:**

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

**Check one:**

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

<b>7. The chapter of the Bankruptcy Code you are choosing to file under</b>	<i>Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.</i> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13
<hr/> <b>8. How you will pay the fee</b>	
<input checked="" type="checkbox"/> <b>I will pay the entire fee when I file my petition.</b> Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.	
<input type="checkbox"/> <b>I need to pay the fee in installments.</b> If you choose this option, sign and attach the <i>Application for Individuals to Pay The Filing Fee in Installments</i> (Official Form 103A).	
<input type="checkbox"/> <b>I request that my fee be waived</b> (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.	
<hr/> <b>9. Have you filed for bankruptcy within the last 8 years?</b>	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	
District _____ When _____ Case number _____	
District _____ When _____ Case number _____	
District _____ When _____ Case number _____	
<hr/> <b>10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?</b>	
<input checked="" type="checkbox"/> No	
<input type="checkbox"/> Yes.	
Debtor _____ Relationship to you _____	
District _____ When _____ Case number, if known _____	
Debtor _____ Relationship to you _____	
District _____ When _____ Case number, if known _____	
<hr/> <b>11. Do you rent your residence?</b>	
<input checked="" type="checkbox"/> No. Go to line 12.	
<input type="checkbox"/> Yes. Has your landlord obtained an eviction judgment against you?	
<input type="checkbox"/> No. Go to line 12.	
<input type="checkbox"/> Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it as part of this bankruptcy petition.	

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

- 12. Are you a sole proprietor of any full- or part-time business?**  No. Go to Part 4.

Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

**See Attachment**

Name of business, if any

Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

- 13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).*

No. I am not filing under Chapter 11.

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

- 14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

No.

Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:***You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

 **Incapacity.**

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 **Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 **Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):***You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

 **Incapacity.**

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 **Disability.**

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 **Active duty.**

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a. <b>Are your debts primarily consumer debts?</b> Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		
	<input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.		
16b. <b>Are your debts primarily business debts?</b> Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.	<input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.		
16c. State the type of debts you owe that are not consumer debts or business debts			
<hr/>			
17. Are you filing under Chapter 7?	<input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.  <b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b>  <input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
<hr/>			
18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
<hr/>			
19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
<hr/>			
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

**Part 7: Sign Below**

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**/s/ Michael Shannon Key****Michael Shannon Key**

Signature of Debtor 1

**/s/ Sara Elizabeth Key****Sara Elizabeth Key**

Signature of Debtor 2

Executed on March 6, 2019  
MM / DD / YYYYExecuted on March 6, 2019  
MM / DD / YYYY

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ Ron D. Brown OBA**

Signature of Attorney for Debtor

Date

**March 6, 2019**

MM / DD / YYYY

**Ron D. Brown OBA 16352**

Printed name

**Brown Law Firm PC**

Firm name

**715 S. Elgin Ave.**

**Tulsa, OK 74120**

Number, Street, City, State & ZIP Code

Contact phone

**918-585-9500**

Email address

**ron@ronbrownlaw.com**

**16352 OK**

Bar number & State

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

**Fill in this information to identify your case:**

Debtor 1 **Michael Shannon Key**  
 First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Debtor 2 **Sara Elizabeth Key**  
 (Spouse if, filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF OKLAHOMA**

Case number (if known) \_\_\_\_\_

Check if this is an  
amended filing

**FORM 101. VOLUNTARY PETITION ATTACHMENT****Additional Sole Proprietorship(s)****Key Electric Heating & Air**

Name of business, if any

**PO Box 604**  
**Kellyville, OK 74039**

Number, Street, City, State &amp; ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

**Sole Proprietorship**

Name of business, if any

**PO Box 604**  
**Kellyville, OK 74039**

Number, Street, City, State &amp; ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

Fill in this information to identify your case:

Debtor 1	<b>Michael Shannon Key</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Sara Elizabeth Key</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF OKLAHOMA		
Case number (if known)			

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		<b>Your assets</b> Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	\$ <b>135,000.00</b>
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>135,000.00</b>
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>177,747.00</b>
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ <b>312,747.00</b>

#### Part 2: Summarize Your Liabilities

		<b>Your liabilities</b> Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	\$ <b>309,884.00</b>
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>309,884.00</b>
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	\$ <b>10,000.00</b>
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>10,000.00</b>
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>167,712.00</b>
		<b>Your total liabilities</b> \$ <b>487,596.00</b>

#### Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	\$ <b>5,750.79</b>
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>5,750.79</b>
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	\$ <b>5,721.00</b>
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>5,721.00</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?
 

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?
 

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$	5,050.79
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9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>10,000.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
<b>9g. Total.</b> Add lines 9a through 9f.	\$ <u>10,000.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	<b>Michael Shannon Key</b>	
	First Name	Middle Name
Debtor 2	<b>Sara Elizabeth Key</b>	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: <b>NORTHERN DISTRICT OF OKLAHOMA</b>		
Case number _____		

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

#### 24436 Brian Place

Street address, if available, or other description

Kellyville                    OK                    74039-0000  
City                            State                    ZIP Code

#### What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

**\$50,000.00**

Current value of the portion you own?

**\$50,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

**Joint tenant**

Check if this is community property  
(see instructions)

#### Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Legal: 32-17-10 TR#6 LOC IN N NE COMM AT NE/C NE TH S00D30'05"E 1321.95' TO SE/C N SE TH S88D53'17"W 501.10' TO TRUE POB TH S88D53'17"W 1123.53' TH N01D06'43" W 435.87' TH N88D53'17"E 974.74' TH S19D57'34"E 460.56' TO POB CONT 10.077 AC M/L

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

**If you own or have more than one, list here:**

1.2

**18358 West 169th Street South**

Street address, if available, or other description

**What is the property? Check all that apply**

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Kellyville      OK      74039-0000**

City                  State                  ZIP Code

**Creek**

County

<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
<b>\$85,000.00</b>	<b>\$85,000.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

**Joint tenant**

**Check if this is community property**  
(see instructions)

**Who has an interest in the property? Check one**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Legal: GRACELAND RANCHETTES LOT 60 BLOCK 1**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

<b>\$135,000.00</b>
---------------------

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.**

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles** No Yes

3.1 Make: **GMC**  
 Model: **Canyon**  
 Year: **2005**

Approximate mileage: **100,000**Other information:  
**Who has an interest in the property? Check one**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
--	--

<b>\$3,665.00</b>	<b>\$3,665.00</b>
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3.2 Make: **Dodge**  
 Model: **Ram 2500**  
 Year: **2006**

Approximate mileage: **100000**Other information:  
**Who has an interest in the property? Check one**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
--	--

<b>\$7,594.00</b>	<b>\$7,594.00</b>
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Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

3.3 Make: <b>BMW</b> Model: <b>X5</b> Year: <b>2013</b> Approximate mileage: <b>90000</b> Other information: <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
		<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
		<b>\$14,891.00</b>	<b>\$14,891.00</b>
3.4 Make: <b>Chevrolet</b> Model: <b>3500 van with service bed</b> Year: <b>2004</b> Approximate mileage: <b>280,000</b> Other information: <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
		<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
		<b>\$3,500.00</b>	<b>\$3,500.00</b>
3.5 Make: <b>Chevrolet</b> Model: <b>1500</b> Year: <b>2013</b> Approximate mileage: <b>125,000</b> Other information: <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
		<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
		<b>\$10,862.00</b>	<b>\$10,862.00</b>
<b>4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories</b> Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories			
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes			
4.1 Make: <b>Solitaire</b> Model: <b>Double wide mobile home</b> Year: <b>2018</b>  Other information: <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
		<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
		<b>\$85,000.00</b>	<b>\$85,000.00</b>
4.2 Make: <b>Unknown</b> Model: <b>Four wheeler</b> Year: <b>2004</b>  Other information: <div style="border: 1px solid black; height: 40px; width: 100%;"><b>Inoperable</b></div>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
		<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
		<b>\$150.00</b>	<b>\$150.00</b>
<b>5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=&gt;</b> <div style="border: 1px solid black; width: 100px; height: 20px; float: right;"></div> <b>\$125,662.00</b>			

**Part 3: Describe Your Personal and Household Items**

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

Do you own or have any legal or equitable interest in any of the following items?

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware No Yes. Describe.....**Misc. Household Goods and Furnishings****\$3,000.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe.....**Two televisions, three cell phones, two computers, tablet****\$1,000.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**Four pistols, two rifles****\$1,500.00****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....**Clothing****\$750.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**Wedding ring and band****\$500.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....**Nine dogs****\$0.00**

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key** Case number (if known) \_\_\_\_\_

**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

<b>Misc. Hand Tools</b>	\$5,000.00
<b>Lawnmower and Weedeater</b>	\$300.00
<b>15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....</b>	<b>\$12,050.00</b>

**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes.....

<b>Cash</b>	\$370.00
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**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Yes.....

Institution name:

<b>17.1. Checking</b>	<b>American Heritage Bank</b>	\$0.00
<b>17.2. Business Checking</b>	<b>First United Bank Bank Key Electric, Heating, &amp; Air</b>	\$100.00
<b>17.3. Checking</b>	<b>First United Bank</b>	\$0.00
<b>17.4. Savings</b>	<b>Green Country Federal Credit Union</b>	\$5.00
<b>17.5. Savings</b>	<b>Employees Federal Credit Union</b>	\$5.00
<b>17.6. Savings</b>	<b>Tulsa Municipal Employees Federal Credit Union</b>	\$5.00

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

<b>Key Electric Heating and Air (sole proprietorship)</b>	<b>100</b>	<b>%</b>	<b>\$0.00</b>
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<b>Sole proprietorship-housecleaning</b>	<b>100</b>	<b>%</b>	<b>\$0.00</b>
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**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

<b>Allstate vehicle insurance policy</b>	<b>Debtors</b>	<b>\$0.00</b>
<b>Homeowners insurance policy</b>	<b>Debtors</b>	<b>\$0.00</b>
<b>Vaughn Insurance Business Liability Insurance Policy</b>	<b>Debtors</b>	<b>\$0.00</b>

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....**35. Any financial assets you did not already list** No Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$485.00

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.

Debtor 1  
Debtor 2**Michael Shannon Key**  
**Sara Elizabeth Key**

Case number (if known)

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

- No  
 Yes. Describe.....

**39. Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- No  
 Yes. Describe.....

**Two business tablets, one computer****\$250.00****40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

- No  
 Yes. Describe.....

2019 car hauler trailer  
 2008 Integrity 20 foot gooseneck 2 axle trailer  
 1990 Ford Tractor Model 4610 with front loader  
 2018 Delta gooseneck 500 ES 16' livestock trailer  
 1992 Caterpillar Dozer model D5C 6K axles  
 Trailer model number T4-2EGN  
 1990 90 Mac Dump Truck

\$38,000.00

**41. Inventory**

- No  
 Yes. Describe.....

**42. Interests in partnerships or joint ventures**

- No  
 Yes. Give specific information about them.....  
 Name of entity: % of ownership:

**43. Customer lists, mailing lists, or other compilations**

- No.  
 Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?  
 No  
 Yes. Describe.....

**44. Any business-related property you did not already list**

- No  
 Yes. Give specific information.....

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....****\$38,250.00**

Debtor 1 Michael Shannon Key  
Debtor 2 Sara Elizabeth Key

Case number (if known) \_\_\_\_\_

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- No. Go to Part 7.  
 Yes. Go to line 47.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**47. Farm animals**

Examples: Livestock, poultry, farm-raised fish

- No  
 Yes.....

Two horses with two saddles	\$300.00
Miniature pony	\$0.00
Eleven pigs	\$500.00

**48. Crops—either growing or harvested**

- No  
 Yes. Give specific information.....

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- No  
 Yes.....

Brush Hog Attachment	\$500.00
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**50. Farm and fishing supplies, chemicals, and feed**

- No  
 Yes.....

**51. Any farm- and commercial fishing-related property you did not already list**

- No  
 Yes. Give specific information.....

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .....**

\$1,300.00

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- No  
 Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

\$0.00

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key** Case number (if known) \_\_\_\_\_

<b>Part 8:</b> List the Totals of Each Part of this Form	
55. Part 1: Total real estate, line 2 .....	\$135,000.00
56. Part 2: Total vehicles, line 5 .....	\$125,662.00
57. Part 3: Total personal and household items, line 15 .....	\$12,050.00
58. Part 4: Total financial assets, line 36 .....	\$485.00
59. Part 5: Total business-related property, line 45 .....	\$38,250.00
60. Part 6: Total farm- and fishing-related property, line 52 .....	\$1,300.00
61. Part 7: Total other property not listed, line 54 .....	\$0.00
62. Total personal property. Add lines 56 through 61... .....	\$177,747.00
	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62 .....	\$312,747.00

Fill in this information to identify your case:

Debtor 1	<b>Michael Shannon Key</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Sara Elizabeth Key</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF OKLAHOMA		
Case number (if known)			

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
24436 Brian Place Kellyville, OK 74039 Creek County Legal: 32-17-10 TR#6 LOC IN N NE COMM AT NE/C NE TH S00D30'05"E 1321.95' TO SE/C N SE TH S88D53'17"W 501.10' TO TRUE POB TH S88D53'17"W 1123.53' TH N01D06'43" W 435.87' TH N88D53'17"E 974.74' TH S19D Line from <i>Schedule A/B</i> : 1.1	\$50,000.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Okl. Stat. tit. 31, §§ 1(A)(1),(2); Okla. Stat. tit. 31, § 2
2013 BMW X5 90000 miles Line from <i>Schedule A/B</i> : 3.3	\$14,891.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Okl. Stat. tit. 31, § 1(A)(13)
2004 Chevrolet 3500 van with service bed 280,000 miles Line from <i>Schedule A/B</i> : 3.4	\$3,500.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Okl. Stat. tit. 31, § 1(A)(13)
2018 Solitaire Double wide mobile home Line from <i>Schedule A/B</i> : 4.1	\$85,000.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Okl. Stat. tit. 31, §§ 1(A)(1),(2); Okla. Stat. tit. 31, § 2

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Misc. Household Goods and Furnishings</b> Line from Schedule A/B: <b>6.1</b>	<b>\$3,000.00</b>	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 31, § 1(A)(3)</b>
<b>Two televisions, three cell phones, two computers, tablet</b> Line from Schedule A/B: <b>7.1</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 31, § 1(A)(3)</b>
<b>Four pistols, two rifles</b> Line from Schedule A/B: <b>10.1</b>	<b>\$1,500.00</b>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 31, § 1(A)(14)</b>
<b>Clothing</b> Line from Schedule A/B: <b>11.1</b>	<b>\$750.00</b>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 31, § 1(A)(7)</b>
<b>Wedding ring and band</b> Line from Schedule A/B: <b>12.1</b>	<b>\$500.00</b>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 31, § 1(A)(8)</b>
<b>Misc. Hand Tools</b> Line from Schedule A/B: <b>14.1</b>	<b>\$5,000.00</b>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 31, § 1(A)(5)</b>
<b>Lawnmower and Weedeater</b> Line from Schedule A/B: <b>14.2</b>	<b>\$300.00</b>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 31, § 1(A)(5)</b>
<b>Cash</b> Line from Schedule A/B: <b>16.1</b>	<b>\$370.00</b>	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 12, § 1171.1; Okl. Stat. tit. 31, § 1(A)(18)</b>
<b>Checking: American Heritage Bank</b> Line from Schedule A/B: <b>17.1</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 12, § 1171.1; Okl. Stat. tit. 31, § 1(A)(18)</b>
<b>Business Checking: First United Bank</b> <b>Key Electric, Heating, &amp; Air</b> Line from Schedule A/B: <b>17.2</b>	<b>\$100.00</b>	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 12, § 1171.1; Okl. Stat. tit. 31, § 1(A)(18)</b>
<b>Checking: First United Bank</b> Line from Schedule A/B: <b>17.3</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 12, § 1171.1; Okl. Stat. tit. 31, § 1(A)(18)</b>
<b>Savings: Green Country Federal Credit Union</b> Line from Schedule A/B: <b>17.4</b>	<b>\$5.00</b>	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okl. Stat. tit. 12, § 1171.1; Okl. Stat. tit. 31, § 1(A)(18)</b>

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known)

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
<b>Savings: Employees Federal Credit Union</b> Line from <i>Schedule A/B</i> : 17.5	<b>\$5.00</b>	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okla. Stat. tit. 12, § 1171.1; Okla. Stat. tit. 31, § 1(A)(18)</b>
<b>Two business tablets, one computer</b> Line from <i>Schedule A/B</i> : 39.1	<b>\$250.00</b>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okla. Stat. tit. 31, § 1(A)(5)</b>
<b>2019 car hauler trailer 2008 Integrity 20 foot gooseneck 2 axle trailer 1990 Ford Tractor Model 4610 with front loader 2018 Delta gooseneck 500 ES 16' livestock trailer 1992 Caterpillar Dozer model D5C 6K axles Trailer model number T4-2EGN 1990 90 Ma</b> Line from <i>Schedule A/B</i> : 40.1	<b>\$38,000.00</b>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okla. Stat. tit. 31, § 1(A)(5)</b>
<b>Two horses with two saddles</b> Line from <i>Schedule A/B</i> : 47.1	<b>\$300.00</b>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okla. Stat. tit. 31, § 1(A)(12)</b>
<b>Eleven pigs</b> Line from <i>Schedule A/B</i> : 47.3	<b>\$500.00</b>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okla. Stat. tit. 31, § 1(A)(15)</b>
<b>Brush Hog Attachment</b> Line from <i>Schedule A/B</i> : 49.1	<b>\$500.00</b>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>Okla. Stat. tit. 31, § 1(A)(5)</b>

**3. Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Fill in this information to identify your case:

Debtor 1	<b>Michael Shannon Key</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Sara Elizabeth Key</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF OKLAHOMA		
Case number (if known)			

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

#### 1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

#### Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
--	--	--	--	--

2.1	<b>21st Mortgage Corporation</b>  Creditor's Name	Describe the property that secures the claim:  <b>2018 Solitaire Double wide mobile home</b>	\$100,027.00	\$85,000.00	\$15,027.00
-----	---	--	--------------	-------------	-------------

Attn: Legal  
Po Box 477  
Knoxville, TN 37901

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset)      **Mortgage**

Opened  
06/18 Last  
Date debt was incurred Active 02/19

Last 4 digits of account number **5100**

2.2	<b>Employees Federal Credit Union</b>  Creditor's Name	Describe the property that secures the claim:  <b>2006 Dodge Ram 2500 100000 miles</b>	\$8,204.00	\$7,594.00	\$610.00
-----	--	--	------------	------------	----------

1120 W 17th St  
Tulsa, OK 74107

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit

Debtor 1 <b>Michael Shannon Key</b>	First Name _____	Middle Name _____	Last Name _____	Case number (if known) _____	
Debtor 2 <b>Sara Elizabeth Key</b>	First Name _____	Middle Name _____	Last Name _____		
<input type="checkbox"/> Check if this claim relates to a community debt		<input checked="" type="checkbox"/> Other (including a right to offset)		<b>Purchase Money Security</b>	
Date debt was incurred	<b>Opened 06/18 Last Active 2/27/19</b>	Last 4 digits of account number	<b>0002</b>		
2.3 <b>Employees Federal Credit Union</b> Creditor's Name		Describe the property that secures the claim: <b>2013 BMW X5 90000 miles</b>	\$20,634.00	\$14,891.00	\$5,743.00
<p><b>1120 W 17th St Tulsa, OK 74107</b> Number, Street, City, State &amp; Zip Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p><b>Opened 06/18 Last Active 2/27/19</b></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent      <input type="checkbox"/> Unliquidated      <input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)      <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)      <input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input checked="" type="checkbox"/> Other (including a right to offset) <b>Purchase Money Security</b></p>					
Date debt was incurred		Last 4 digits of account number	<b>0001</b>		
2.4 <b>Green Country Federal Credit Union</b> Creditor's Name		Describe the property that secures the claim: <b>2019 car hauler trailer 2008 Integrity 20 foot gooseneck 2 axle trailer 1990 Ford Tractor Model 4610 with front loader 2018 Delta gooseneck 500 ES 16' livestock trailer 1992 Caterpillar Dozer model D5C 6K axles Trailer model number T4-</b>	\$50,000.00	\$38,000.00	\$12,000.00
<p><b>202 E Morrow Rd Sand Springs, OK 74063</b> Number, Street, City, State &amp; Zip Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Debtor 1 and Debtor 2 only      <input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p><b>Opened 12/17/2018</b></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent      <input type="checkbox"/> Unliquidated      <input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)      <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)      <input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input checked="" type="checkbox"/> Other (including a right to offset) <b>Non-Purchase Money Security</b></p>					
Date debt was incurred	<b>Opened 12/17/2018</b>	Last 4 digits of account number	<b>0002</b>		

Debtor 1 **Michael Shannon Key** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

Debtor 2 **Sara Elizabeth Key** \_\_\_\_\_  
 First Name Middle Name Last Name

**2.5 Holman Investments Inc.** Describe the property that secures the claim: **\$59,000.00** **\$50,000.00** **\$9,000.00**  
 Creditor's Name

**24436 Brian Place Kellyville, OK  
 74039 Creek County  
 Legal: 32-17-10 TR#6 LOC IN N NE  
 COMM AT NE/C NE TH S00D30'05"E  
 1321.95' TO SE/C N SE TH  
 S88D53'17"W 501.10' TO TRUE POB  
 TH S88D53'17"W 1123.53' TH  
 N01D06'43" W 435.87' TH  
 N88D53'17"E**

**4815 S Harvard Ave  
 # 138  
 Tulsa, OK 74135**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **Contract for Deed**

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**2.6 Liberty Auto Finance** Describe the property that secures the claim: **\$7,500.00** **\$3,665.00** **\$3,835.00**  
 Creditor's Name

**2005 GMC Canyon 100,000 miles**

**4117 SW Blvd.  
 Tulsa, OK 74107**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **Purchase Money Security**

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**2.7 Regent Bank** Describe the property that secures the claim: **\$44,000.00** **\$85,000.00** **\$0.00**  
 Creditor's Name

**18358 West 169th Street South  
 Kellyville, OK 74039 Creek County  
 Legal: GRACELAND RANCHETTES  
 LOT 60 BLOCK 1**

**7136 S Yale Ave  
 Tulsa, OK 74136**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Debtor 1	<b>Michael Shannon Key</b>	First Name _____	Middle Name _____	Last Name _____	Case number (if known) _____
Debtor 2	<b>Sara Elizabeth Key</b>	First Name _____	Middle Name _____	Last Name _____	
<input type="checkbox"/> Check if this claim relates to a community debt		<input checked="" type="checkbox"/> Other (including a right to offset)		<b>Mortgage</b> _____	

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_

<b>2.8</b>  <b>Tulsa Municipal Employees Federal Credit</b> Creditor's Name	<b>Describe the property that secures the claim:</b> <b>2013 Chevrolet 1500 125,000 miles</b>	<b>\$20,519.00</b>	<b>\$10,862.00</b>	<b>\$9,657.00</b>
--	--	--------------------	--------------------	-------------------

**1120 W 17th St  
Tulsa, OK 74107**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed
- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **Purchase Money Security**

**Opened  
06/18 Last  
Active 02/19**

Date debt was incurred      Last 4 digits of account number **0003**

Add the dollar value of your entries in Column A on this page. Write that number here:  
 If this is the last page of your form, add the dollar value totals from all pages.  
 Write that number here:

<b>\$309,884.00</b>
<b>\$309,884.00</b>

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

## Fill in this information to identify your case:

Debtor 1	<b>Michael Shannon Key</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Sara Elizabeth Key</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF OKLAHOMA		
Case number (if known)			

Check if this is an amended filing

## Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1 <b>Internal Revenue Service</b> Priority Creditor's Name <b>PO Box 7346</b> <b>Philadelphia, PA 19101-7346</b> Number Street City State Zip Code	Last 4 digits of account number	\$10,000.00	\$10,000.00
Who incurred the debt? Check one.	When was the debt incurred?	As of the date you file, the claim is: Check all that apply	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	2016	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
<input type="checkbox"/> Check if this claim is for a community debt	Type of PRIORITY unsecured claim:	<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	
Is the claim subject to offset?	Taxes		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
2.2 <b>Internal Revenue Service</b> Priority Creditor's Name <b>PO Box 7346</b> <b>Philadelphia, PA 19101-7346</b> Number Street City State Zip Code	Last 4 digits of account number	Unknown	Unknown
Who incurred the debt? Check one.	When was the debt incurred?	As of the date you file, the claim is: Check all that apply	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	2017-2018	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
<input type="checkbox"/> Check if this claim is for a community debt	Type of PRIORITY unsecured claim:	<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	
Is the claim subject to offset?	Taxes		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

2.3	<b>Oklahoma Tax Commission</b>	Last 4 digits of account number	<u>Unknown</u>	<u>Unknown</u>	<u>Unknown</u>
Priority Creditor's Name					
<b>2501 N. Lincoln Blvd</b>					
<b>Oklahoma City, OK 73103</b>					
Number Street City State Zip Code					
<b>Who incurred the debt?</b> Check one.					
<input type="checkbox"/> Debtor 1 only					
<input type="checkbox"/> Debtor 2 only					
<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only					
<input type="checkbox"/> At least one of the debtors and another					
<b>Check if this claim is for a community debt</b>					
<input type="checkbox"/>					
<b>Is the claim subject to offset?</b>					
<input checked="" type="checkbox"/> No					
<input type="checkbox"/> Yes					
<b>Type of PRIORITY unsecured claim:</b>					
<input type="checkbox"/> Domestic support obligations					
<input checked="" type="checkbox"/> Taxes and certain other debts you owe the government					
<input type="checkbox"/> Claims for death or personal injury while you were intoxicated					
<input type="checkbox"/> Other. Specify	<u>Taxes</u>				

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?** No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1		Total claim
	<b>Account Management Resources</b>	<u>\$133.00</u>
Nonpriority Creditor's Name		
<b>Attn: Bankruptcy</b>		
<b>Po Box 60607</b>		
<b>Oklahoma City, OK 73146</b>		
Number Street City State Zip Code		
<b>Who incurred the debt?</b> Check one.		
<input type="checkbox"/> Debtor 1 only		
<input checked="" type="checkbox"/> Debtor 2 only		
<input type="checkbox"/> Debtor 1 and Debtor 2 only		
<input type="checkbox"/> At least one of the debtors and another		
<b>Check if this claim is for a community debt</b>		
<input type="checkbox"/>		
<b>Is the claim subject to offset?</b>		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes		
<b>Type of NONPRIORITY unsecured claim:</b>		
<input type="checkbox"/> Contingent		
<input type="checkbox"/> Unliquidated		
<input type="checkbox"/> Disputed		
<input type="checkbox"/> Student loans		
<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts		
<b>Other. Specify</b>		
<u>Collection Attorney Tulsa Women S Healthcare Pllc</u>		

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

4.2	<b>Account Management Resources</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy Po Box 60607 Oklahoma City, OK 73146</b>	Last 4 digits of account number <b>1266</b>	\$133.00
		When was the debt incurred? <b>Opened 06/17 Last Active 06/16</b>	
	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Contingent <input type="checkbox"/> Yes <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney Tulsa Women S Healthcare Pllc</b>		
4.3	<b>Account Resolution Services</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy Po Box 459079 Sunrise, FL 33345</b>	Last 4 digits of account number <b>0004</b>	\$365.00
		When was the debt incurred? <b>Opened 06/15 Last Active 4/22/16</b>	
	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Contingent <input type="checkbox"/> Yes <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney S Central Emer Svc</b>		
4.4	<b>Accounts Management</b> Nonpriority Creditor's Name <b>515 A N College Columbia, MO 65201</b>	Last 4 digits of account number <b>8551</b>	\$200.00
		When was the debt incurred? <b>Opened 09/16 Last Active 08/16</b>	
	As of the date you file, the claim is: Check all that apply		
	<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Contingent <input type="checkbox"/> Yes <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Mfa Oil Propane</b>		

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

4.5	<b>Ace Industrial Supply</b> Nonpriority Creditor's Name <b>7535 San Fernando Rd.</b> <b>Burbank, CA 91505</b> Number Street City State Zip Code	Last 4 digits of account number _____	<b>\$700.00</b>
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Business debt</u> <input type="checkbox"/> Yes			
<b>When was the debt incurred?</b> _____			
<b>As of the date you file, the claim is:</b> Check all that apply			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts			
<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Other. Specify <u>Business debt</u>			
4.6	<b>Acima Credit Fka Simpli</b> Nonpriority Creditor's Name <b>9815 Monroe Street</b> <b>4th Floor</b> <b>Sandy, UT 84070</b> Number Street City State Zip Code	Last 4 digits of account number <b>0766</b>	<b>\$1,135.00</b>
<b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Lease</u> <input type="checkbox"/> Yes			
<b>When was the debt incurred?</b> <b>Opened 09/17 Last Active 9/14/18</b>			
<b>As of the date you file, the claim is:</b> Check all that apply			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts			
<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Other. Specify <u>Lease</u>			
4.7	<b>AMCOL Systems, Inc.</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>Po Box 21625</b> <b>Columbia, SC 29221</b> Number Street City State Zip Code	Last 4 digits of account number <b>9651</b>	<b>\$1,433.00</b>
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <u>Collection Attorney St. John Sapulpa</u> <input type="checkbox"/> Yes			
<b>When was the debt incurred?</b> <b>Opened 10/17 Last Active 05/17</b>			
<b>As of the date you file, the claim is:</b> Check all that apply			
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts			
<b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Other. Specify <u>Collection Attorney St. John Sapulpa</u>			

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

4.8	<b>AMCOL Systems, Inc.</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>Po Box 21625</b> <b>Columbia, SC 29221</b> Number Street City State Zip Code	Last 4 digits of account number <b>4565</b>	\$534.00
		When was the debt incurred? <b>Opened 11/18</b>	
<b>As of the date you file, the claim is:</b> Check all that apply			
<p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Other. Specify <b>Collection Attorney St. John Sapulpa</b></p> <p><input type="checkbox"/> Yes</p>			
<b>Type of NONPRIORITY unsecured claim:</b>			
<p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>			
<p><input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney St. John Sapulpa</b></p>			
4.9	<b>Capital Accounts</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy Dept</b> <b>Po Box 140065</b> <b>Nashville, TN 37214</b> Number Street City State Zip Code	Last 4 digits of account number <b>8043</b>	\$839.00
		When was the debt incurred? <b>Opened 11/16 Last Active 05/16</b>	
<b>As of the date you file, the claim is:</b> Check all that apply			
<p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Other. Specify <b>Collection Attorney Bristow Veterin</b></p> <p><input type="checkbox"/> Yes</p>			
<b>Type of NONPRIORITY unsecured claim:</b>			
<p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>			
<p><input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney Bristow Veterin</b></p>			
4.1	<b>Capital One</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>Po Box 30285</b> <b>Salt Lake City, UT 84130</b> Number Street City State Zip Code	Last 4 digits of account number <b>8807</b>	\$406.00
		When was the debt incurred? <b>Opened 04/14 Last Active 12/17</b>	
<b>As of the date you file, the claim is:</b> Check all that apply			
<p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Other. Specify <b>Credit Card</b></p> <p><input type="checkbox"/> Yes</p>			
<b>Type of NONPRIORITY unsecured claim:</b>			
<p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>			

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

4.1 1	<b>Cavalry Portfolio Services</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy Department</b> <b>500 Summit Lake Ste 400</b> <b>Valhalla, NY 10595</b> Number Street City State Zip Code	Last 4 digits of account number <b>6009</b>  When was the debt incurred? <b>Opened 12/17 Last Active 06/14</b>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <b>Collection Attorney Synchrony Bank</b>  <input type="checkbox"/> Yes	<b>\$6,939.00</b>
4.1 2	<b>Community Bank</b> Nonpriority Creditor's Name <b>104 South Main</b> <b>Bristow, OK 74010</b> Number Street City State Zip Code	Last 4 digits of account number _____  When was the debt incurred?  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <b>Business debt</b>  <input type="checkbox"/> Yes	<b>\$22,000.00</b>
4.1 3	<b>Creditors Collection Service</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>Po Box 21504</b> <b>Roanoke, VA 24018</b> Number Street City State Zip Code	Last 4 digits of account number <b>2904</b>  When was the debt incurred? <b>Opened 7/30/18</b>  <b>As of the date you file, the claim is:</b> Check all that apply <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <b>11 Cox Tulsa</b>  <input type="checkbox"/> Yes	<b>\$1,357.00</b>

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

<b>4.1 4</b> <b>Economy Supply</b> Nonpriority Creditor's Name <b>102 E. Main St. Oilton, OK 74052</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <b>Business debt</b> <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$2,200.00</b> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts
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<b>4.1 5</b> <b>Financial Control Services</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy Po Box 21626 Waco, TX 76702</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <b>Collection Attorney Bristow Medical Center</b> <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <b>5082</b> <b>\$75.00</b> <b>When was the debt incurred?</b> <b>Opened 02/18 Last Active 06/16</b> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts
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<b>4.1 6</b> <b>I C System Inc</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy P.O. Box 64378 St. Paul, MN 55164</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Other. Specify <b>Collection Attorney Action Car Rental</b> <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <b>7037</b> <b>\$52.00</b> <b>When was the debt incurred?</b> <b>Opened 12/18</b> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts
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Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

4.1 7	<p><b>Locke Supply</b>            Nonpriority Creditor's Name  <b>PO Box 24980</b>  <b>Oklahoma City, OK 73124</b>            Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Other. Specify <b>Business debt</b></p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ <b>\$65,000.00</b></p> <p>When was the debt incurred? _____</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>
4.1 8	<p><b>Receivables Performance Mgmt</b>            Nonpriority Creditor's Name  <b>Attn: Bankruptcy</b>  <b>Po Box 1548</b>  <b>Lynnwood, WA 98036</b>            Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Other. Specify <b>Collection Attorney Directv</b></p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <b>4186</b> <b>\$607.00</b></p> <p>When was the debt incurred? <b>Opened 06/18</b></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>
4.1 9	<p><b>Sand Spring Community</b>            Nonpriority Creditor's Name  <b>202 E Morrow Rd</b>  <b>Sand Springs, OK 74063</b>            Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Other. Specify <b>Credit Card</b></p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <b>4612</b> <b>\$2,547.00</b></p> <p>When was the debt incurred? <b>Opened 02/18 Last Active 01/19</b></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

4.2  
0

<b>Santander Consumer USA DBA Chrysler Cap.</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>Po Box 961245</b> <b>Fort Worth, TX 76161</b> Number Street City State Zip Code	Last 4 digits of account number <b>1000</b>	\$13,575.00
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>	When was the debt incurred? <b>Opened 03/14 Last Active 8/03/17</b>	
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>As of the date you file, the claim is:</b> Check all that apply	
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Repossession</b>	

4.2  
1

<b>Security Finance Corp</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>Po Box 1893</b> <b>Spartanburg, SC 29304</b> Number Street City State Zip Code	Last 4 digits of account number <b>1521</b>	\$510.00
<b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>	When was the debt incurred? <b>Opened 9/14/16 Last Active 7/31/18</b>	
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>As of the date you file, the claim is:</b> Check all that apply	
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Unsecured</b>	

4.2  
2

<b>Shearer Supply, Inc.</b> Nonpriority Creditor's Name <b>11807 E. 61st St.</b> <b>Broken Arrow, OK 74012</b> Number Street City State Zip Code	Last 4 digits of account number	\$35,000.00
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>	When was the debt incurred?	
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>As of the date you file, the claim is:</b> Check all that apply	
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Business debt</b>	

Debtor 1 Michael Shannon Key  
 Debtor 2 Sara Elizabeth Key

Case number (if known) \_\_\_\_\_

4.2 3	<b>Tulsa Adjustment Bureau, Inc.</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>2448 E 81st St., Ste 4700</b> <b>Tulsa, OK 74137</b>	Last 4 digits of account number <b>0756</b>	\$48.00
Number Street City State Zip Code		When was the debt incurred? <b>Opened 10/14 Last Active 06/14</b>	
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>			
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney Radiology Consu</b>			
<b>Tulsa Adjustment Bureau, Inc.</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>2448 E 81st St., Ste 4700</b> <b>Tulsa, OK 74137</b>		Last 4 digits of account number <b>0436</b>	\$118.00
Number Street City State Zip Code		When was the debt incurred? <b>Opened 04/16 Last Active 12/15</b>	
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>			
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney Tulsa Radiology</b>			
<b>Tulsa Adjustment Bureau, Inc.</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>2448 E 81st St., Ste 4700</b> <b>Tulsa, OK 74137</b>		Last 4 digits of account number <b>0010</b>	\$125.00
Number Street City State Zip Code		When was the debt incurred? <b>Opened 04/18 Last Active 04/16</b>	
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b>			
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Collection Attorney Tulsa Spine Spe</b>			

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

<b>4.2 6</b> <p><b>Warren CAT</b>            Nonpriority Creditor's Name  <b>3601 N. Garnett Rd.</b>  <b>Tulsa, OK 74116</b>            Number Street City State Zip Code  <b>Who incurred the debt?</b> Check one.  <input type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent  <input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed  <input checked="" type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim is for a community debt</b>  <b>Is the claim subject to offset?</b>  <input checked="" type="checkbox"/> No      <input type="checkbox"/> Other. Specify <b>Business debt</b>  <input type="checkbox"/> Yes         </p>	<b>Last 4 digits of account number</b> _____ <b>\$7,600.00</b> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Business debt</b>
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<b>4.2 7</b> <p><b>Wells Fargo</b>            Nonpriority Creditor's Name  <b>Attn: Bankruptcy</b>  <b>Po Box 51193</b>  <b>Los Angeles, CA 90051</b>            Number Street City State Zip Code  <b>Who incurred the debt?</b> Check one.  <input type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent  <input checked="" type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim is for a community debt</b>  <b>Is the claim subject to offset?</b>  <input checked="" type="checkbox"/> No      <input type="checkbox"/> Other. Specify <b>Charge Account</b>  <input type="checkbox"/> Yes         </p>	<b>Last 4 digits of account number</b> <b>7180</b> <b>\$2,906.00</b> <b>When was the debt incurred?</b> <b>Opened 02/14 Last Active 5/08/15</b> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts
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<b>4.2 8</b> <p><b>Works And Lentz</b>            Nonpriority Creditor's Name  <b>Attn: Bankruptcy</b>  <b>1437 S Boulder, Suite 900</b>  <b>Tulsa, OK 74119</b>            Number Street City State Zip Code  <b>Who incurred the debt?</b> Check one.  <input type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent  <input checked="" type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim is for a community debt</b>  <b>Is the claim subject to offset?</b>  <input checked="" type="checkbox"/> No      <input type="checkbox"/> Other. Specify <b>Medical Debt Saint Francis H</b>  <input type="checkbox"/> Yes         </p>	<b>Last 4 digits of account number</b> <b>7532</b> <b>\$38.00</b> <b>When was the debt incurred?</b> <b>Opened 01/15 Last Active 06/14</b> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts
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Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

4.2 9	<p><b>Works And Lentz</b>            Nonpriority Creditor's Name  <b>Attn: Bankruptcy</b>  <b>1437 S Boulder, Suite 900</b>  <b>Tulsa, OK 74119</b></p> <p>Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input checked="" type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <b>6469</b></p> <p>When was the debt incurred? <b>Opened 04/16 Last Active 12/15</b></p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <b>Medical Debt St John Sapulpa</b></p>	<b>\$27.00</b>
4.3 0	<p><b>Works And Lentz</b>            Nonpriority Creditor's Name  <b>1437 S Boulder, Suite 900</b>  <b>Tulsa, OK 74119</b></p> <p>Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input checked="" type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <b>2214</b></p> <p>When was the debt incurred? <b>Opened 06/16 Last Active 01/16</b></p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <b>Medical Debt Utica Park Clin</b></p>	<b>\$565.00</b>
4.3 1	<p><b>Works And Lentz</b>            Nonpriority Creditor's Name  <b>Attn: Bankruptcy</b>  <b>1437 S Boulder, Suite 900</b>  <b>Tulsa, OK 74119</b></p> <p>Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <b>3858</b></p> <p>When was the debt incurred? <b>Opened 11/15 Last Active 06/15</b></p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <b>Medical Debt St John Sapulpa</b></p>	<b>\$545.00</b>

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	Total Claim
6a. Domestic support obligations	6a. \$ <b>0.00</b>
6b. Taxes and certain other debts you owe the government	6b. \$ <b>10,000.00</b>
6c. Claims for death or personal injury while you were intoxicated	6c. \$ <b>0.00</b>
6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ <b>0.00</b>
6e. Total Priority. Add lines 6a through 6d.	6e. \$ <b>10,000.00</b>
Total claims from Part 2	Total Claim
6f. Student loans	6f. \$ <b>0.00</b>
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <b>0.00</b>
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <b>0.00</b>
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <b>167,712.00</b>
6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ <b>167,712.00</b>

## Fill in this information to identify your case:

Debtor 1	<b>Michael Shannon Key</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Sara Elizabeth Key</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF OKLAHOMA		
Case number (if known)			

Check if this is an amended filing

**Official Form 106G****Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

## 1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).

## 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 AT&T PO Box 5001 Carol Stream, IL 60197-5001	Two year contract for cell phone service signed March 2018.
2.2 Holman Investments Inc. 4815 S Harvard Ave # 138 Tulsa, OK 74135	Contract for deed for purchase of 24436 Brian Place for 299 months signed May 21, 2018.
2.3 Ron and Kim Watt 18358 W. 169th St. S. Kellyville, OK 74039	Twenty year contract for deed for renters to purchase 18358 W. 169th St. S. from debtors signed September 2018.

Fill in this information to identify your case:

Debtor 1	<b>Michael Shannon Key</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Sara Elizabeth Key</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF OKLAHOMA		
Case number (if known)			

Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

**1. Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

- No  
 Yes

**2. Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

**3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1 **Key Electric Heating & Air**  
PO Box 604  
Kellyville, OK 74039

- Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.17  
 Schedule G \_\_\_\_\_  
**Locke Supply**

3.2 **Key Electric Heating & Air**  
PO Box 604  
Kellyville, OK 74039

- Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.22  
 Schedule G \_\_\_\_\_  
**Shearer Supply, Inc.**

3.3 **Key Electric Heating & Air**  
PO Box 604  
Kellyville, OK 74039

- Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.12  
 Schedule G \_\_\_\_\_  
**Community Bank**

Debtor 1 **Michael Shannon Key**  
**Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors***Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt  
Check all schedules that apply:*

3.4 **Key Electric Heating & Air**  
**PO Box 604**  
**Kellyville, OK 74039**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.26  
 Schedule G \_\_\_\_\_  
**Warren CAT**

3.5 **Key Electric Heating & Air**  
**PO Box 604**  
**Kellyville, OK 74039**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.5  
 Schedule G \_\_\_\_\_  
**Ace Industrial Supply**

3.6 **Key Electric Heating & Air**  
**PO Box 604**  
**Kellyville, OK 74039**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.14  
 Schedule G \_\_\_\_\_  
**Economy Supply**

3.7 **Key Electric Heating & Air**  
**PO Box 604**  
**Kellyville, OK 74039**

Schedule D, line 2.4  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G \_\_\_\_\_  
**Green Country Federal Credit Union**

Fill in this information to identify your case:	
Debtor 1	<b>Michael Shannon Key</b>
Debtor 2 (Spouse, if filing)	<b>Sara Elizabeth Key</b>
United States Bankruptcy Court for the: <b>NORTHERN DISTRICT OF OKLAHOMA</b>	
Case number (If known)	

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

**Official Form 106I****Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<b>Self Employed</b>	<b>Self Employed</b>
Employer's name	<b>Key Electric Heating &amp; Air</b>	<b>Sole Proprietorship</b>
Employer's address	<b>PO Box 604 Kellyville, OK 74039</b>	<b>PO Box 604 Kellyville, OK 74039</b>

How long employed there? **6 years** **1 year**

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>0.00</b>	\$ <b>0.00</b>
3. Estimate and list monthly overtime pay.	3. +\$ <b>0.00</b>	+\$ <b>0.00</b>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <b>0.00</b>	\$ <b>0.00</b>

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

Copy line 4 here .....	For Debtor 1	For Debtor 2 or non-filing spouse	
	4. \$ <b>0.00</b>	\$ <b>0.00</b>	
<b>5. List all payroll deductions:</b>			
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <b>0.00</b>	\$ <b>0.00</b>	
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <b>0.00</b>	\$ <b>0.00</b>	
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <b>0.00</b>	\$ <b>0.00</b>	
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <b>0.00</b>	\$ <b>0.00</b>	
5e. <b>Insurance</b>	5e. \$ <b>0.00</b>	\$ <b>0.00</b>	
5f. <b>Domestic support obligations</b>	5f. \$ <b>0.00</b>	\$ <b>0.00</b>	
5g. <b>Union dues</b>	5g. \$ <b>0.00</b>	\$ <b>0.00</b>	
5h. <b>Other deductions.</b> Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>0.00</b>	\$ <b>0.00</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>0.00</b>	\$ <b>0.00</b>	
<b>8. List all other income regularly received:</b>			
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>4,250.79</b>	\$ <b>1,500.00</b>	
8b. <b>Interest and dividends</b>	8b. \$ <b>0.00</b>	\$ <b>0.00</b>	
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>	
8d. <b>Unemployment compensation</b>	8d. \$ <b>0.00</b>	\$ <b>0.00</b>	
8e. <b>Social Security</b>	8e. \$ <b>0.00</b>	\$ <b>0.00</b>	
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>0.00</b>	
8g. <b>Pension or retirement income</b>	8g. \$ <b>0.00</b>	\$ <b>0.00</b>	
8h. <b>Other monthly income.</b> Specify: _____	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>4,250.79</b>	\$ <b>1,500.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>4,250.79</b>	+ \$ <b>1,500.00</b>	= \$ <b>5,750.79</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <b>0.00</b>		
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>5,750.79</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>	<b>Combined monthly income</b>		
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1	<b>Michael Shannon Key</b>
Debtor 2	<b>Sara Elizabeth Key</b>
(Spouse, if filing)	
United States Bankruptcy Court for the:	<b>NORTHERN DISTRICT OF OKLAHOMA</b>
Case number (If known)	

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes.

Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

Daughter

6

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **1,100.00**

#### Your expenses

- If not included in line 4:
- 4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<b>0.00</b>
4b. \$	<b>0.00</b>
4c. \$	<b>0.00</b>
4d. \$	<b>0.00</b>
5. \$	<b>525.00</b>

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <b>200.00</b>
	6b. Water, sewer, garbage collection	6b. \$ <b>90.00</b>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>550.00</b>
	6d. Other. Specify: _____	6d. \$ <b>0.00</b>
7. <b>Food and housekeeping supplies</b>	7. \$ <b>800.00</b>	
8. <b>Childcare and children's education costs</b>	8. \$ <b>0.00</b>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <b>50.00</b>	
10. <b>Personal care products and services</b>	10. \$ <b>100.00</b>	
11. <b>Medical and dental expenses</b>	11. \$ <b>0.00</b>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <b>200.00</b>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <b>0.00</b>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <b>0.00</b>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <b>0.00</b>	
15b. Health insurance	15b. \$ <b>0.00</b>	
15c. Vehicle insurance	15c. \$ <b>250.00</b>	
15d. Other insurance. Specify: _____	15d. \$ <b>0.00</b>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <b>0.00</b>	
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$ <b>504.00</b>	
17b. Car payments for Vehicle 2	17b. \$ <b>250.00</b>	
17c. Other. Specify: <b>Tulsa Municipal Federal Credit Union</b>	17c. \$ <b>550.00</b>	
17d. Other. Specify: _____	17d. \$ <b>0.00</b>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <b>0.00</b>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ <b>0.00</b>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <b>402.00</b>	
20b. Real estate taxes	20b. \$ <b>0.00</b>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>	
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>	
21. <b>Other:</b> Specify: <b>Pet Expenses</b>	21. +\$ <b>150.00</b>	
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ <b>5,721.00</b>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <b>5,721.00</b>	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <b>5,721.00</b>	
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <b>5,750.79</b>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <b>5,721.00</b>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <b>29.79</b>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

**Fill in this information to identify your case:**

Debtor 1	<b>Michael Shannon Key</b>	
	First Name	Middle Name
Debtor 2	<b>Sara Elizabeth Key</b>	
(Spouse if, filing)	First Name	Middle Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF OKLAHOMA	
Case number (if known)		

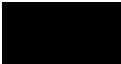
Check if this is an amended filing

**Official Form 106Dec****Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.



Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Michael Shannon Key

Michael Shannon Key

Signature of Debtor 1

Date March 6, 2019

X /s/ Sara Elizabeth Key

Sara Elizabeth Key

Signature of Debtor 2

Date March 6, 2019

Fill in this information to identify your case:

Debtor 1	<b>Michael Shannon Key</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Sara Elizabeth Key</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF OKLAHOMA		
Case number (if known)			

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

##### 1. What is your current marital status?

- Married
- Not married

##### 2. During the last 3 years, have you lived anywhere other than where you live now?

- No
- Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
11830 W. 81st St. S. Sapulpa, OK 74066	From-To: <b>November 2017 through July 2018</b>	<input checked="" type="checkbox"/> Same as Debtor 1	<input checked="" type="checkbox"/> Same as Debtor 1 From-To:
18358 W. 169th St. S. Kellyville, OK 74039	From-To: <b>2014 through November 2017</b>	<input checked="" type="checkbox"/> Same as Debtor 1	<input checked="" type="checkbox"/> Same as Debtor 1 From-To:

##### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- No
- Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

##### 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- No
- Yes. Fill in the details.

Debtor 1

Debtor 2

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

	<b>Debtor 1</b>	<b>Gross income</b> (before deductions and exclusions)	<b>Debtor 2</b>	<b>Gross income</b> (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$9,612.68</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$3,000.00</b>
<b>For last calendar year: (January 1 to December 31, 2018)</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$52,657.20</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$18,000.00</b>
<b>For the calendar year before that: (January 1 to December 31, 2017)</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$64,991.11</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$0.00</b>

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- No
- Yes. Fill in the details.

<b>Debtor 1</b>	<b>Gross income from each source</b> (before deductions and exclusions)	<b>Debtor 2</b>	<b>Gross income</b> (before deductions and exclusions)
Describe below.		Describe below.	

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

- No. Go to line 7.
- Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- No. Go to line 7.
- Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
<b>Regent Bank 7136 S Yale Ave Tulsa, OK 74136</b>	Monthly	\$402.00	\$44,000.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
<b>21st Mortgage Corporation Attn: Legal Po Box 477 Knoxville, TN 37901</b>	Monthly	\$1,100.00	\$100,027.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
<b>Employees Federal Credit Union 1120 W 17th St Tulsa, OK 74107</b>	Monthly	\$504.00	\$20,634.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
<b>Employees Federal Credit Union 1120 W 17th St Tulsa, OK 74107</b>	Monthly	\$250.00	\$8,204.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
<b>Tulsa Municipal Employees Federal Credit 1120 W 17th St Tulsa, OK 74107</b>	Monthly	\$550.00	\$20,519.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
<b>Green Country Federal Credit Union 202 E Morrow Rd Sand Springs, OK 74063</b>	December 2018	\$36,573.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>Tractor loan</u>
<b>Community Bank 104 South Main Bristow, OK 74010</b>	January 2019	\$860.00	\$22,000.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input checked="" type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- No  
 Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- No  
 Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- No  
 Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Economy Supply, Inc v. Michael Key, Key Electric Heating & Air SC-2019-017	Civil Debt	Creek County District Court 222 E. Dewey Ave. Suite 201 Sapulpa, OK 74066	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

Judgment

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
 Check all that apply and fill in the details below.

- No. Go to line 11.  
 Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- No  
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount

**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- No  
 Yes

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (*if known*) \_\_\_\_\_**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No  
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
<b>Person to Whom You Gave the Gift and Address:</b>			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No  
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
<b>Charity's Name</b> <b>Address (Number, Street, City, State and ZIP Code)</b>			

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No  
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.			

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No  
 Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Brown Law Firm PC 715 S. Elgin Ave. Tulsa, OK 74120 ron@ronbrownlaw.com	Attorney Fees		\$585.00

<b>Evergreen Financial Counseling</b> PO Box 3801 Salem, OR 97302	<b>Credit Counseling Certificate</b>	<b>\$19.99</b>
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17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No  
 Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (*if known*)

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			
Unknown Buyer	Mahindra tractor-burnt and sold for scrap prices	Unknown, minimal amount paid for scrap value of metal	2017
Unknown Buyer	2015 New Holland tractor FMV \$36,500	Sold for amount owing on lien to Green Country Federal Credit Union, \$36,500. Used entire proceeds to pay lienholder.	December 2018
Unknown Buyer	2012 Dodge 3500 FMV \$14,000	Sold for \$14,000, used proceeds to pay off \$14,000 lien to American Heritage Bank	September 2017
Unknown Buyer	2015 Jeep Chrerokee FMV \$22,000	Sold for \$22,000, all proceeds went to pay lienholder Green Country Federal Credit Union.	October 2018
Unknown Buyers	Multiple horse trailers, utility trailers, and flatbed trailers sold and traded for equivalent value.	Debtor makes a practice of "horse trading" with trailers quite often. He cannot recall all transfers made in the last two years, but the median value of any trailers traded or sold was \$1500.	Throughout 2017 and 2018

**19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)**

No

Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

**20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (*if known*) \_\_\_\_\_

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
American Heritage Bank PO Box 70 Mannford, OK 74044-0070	XXXX-	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input checked="" type="checkbox"/> Other <u>Business Checking</u>	February 2019	\$1,200.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No  
 Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No  
 Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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#### Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No  
 Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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#### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No  
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (*if known*)

## 25. Have you notified any governmental unit of any release of hazardous material?

- No  
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

## 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No  
 Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
---------------------------	---	--------------------	--------------------

**Part 11: Give Details About Your Business or Connections to Any Business**

## 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation  
 No. None of the above applies. Go to Part 12.  
 Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
Key Electric Heating & Air PO Box 604 Kellyville, OK 74039	Sole proprietorship Heating, electrical, and air conditioning installation and repairs	EIN: 9753  From-To 2013 through Present
S&K Escavation LLC PO Box 604 Kellyville, OK 74039	Escavating	EIN:  From-To January 2018 through October 2018
Sole Proprietorship PO Box 604 Kellyville, OK 74039	Housecleaning	EIN:  From-To 2018 through Present

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (*if known*) \_\_\_\_\_

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Name  
 Address  
 (Number, Street, City, State and ZIP Code)  
**Green Country Federal Credit Union  
 202 E Morrow Rd  
 Sand Springs, OK 74063**

Date Issued

**December 2018**

**Tulsa Municipal Employees Federal Credit  
 1120 W 17th St  
 Tulsa, OK 74107**

June 2018

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Michael Shannon Key

**Michael Shannon Key**  
 Signature of Debtor 1

/s/ Sara Elizabeth Key

**Sara Elizabeth Key**  
 Signature of Debtor 2

Date March 6, 2019Date March 6, 2019

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	<b>Michael Shannon Key</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Sara Elizabeth Key</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF OKLAHOMA		
Case number (if known)			

Check if this is an amended filing

## Official Form 108

## Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
---	---	---

Creditor's name: **21st Mortgage Corporation**

- Surrender the property.
- Retain the property and redeem it.
- Retain the property and enter into a *Reaffirmation Agreement*.
- Retain the property and [explain]: \_\_\_\_\_

No

Yes

Description of property securing debt: **2018 Solitaire Double wide mobile home**

- Surrender the property.
- Retain the property and redeem it.
- Retain the property and enter into a *Reaffirmation Agreement*.
- Retain the property and [explain]: \_\_\_\_\_

No

Yes

Creditor's name: **Employees Federal Credit Union**

- Surrender the property.
- Retain the property and redeem it.
- Retain the property and enter into a *Reaffirmation Agreement*.
- Retain the property and [explain]: \_\_\_\_\_

Description of property securing debt: **2006 Dodge Ram 2500 100000 miles**

No

Yes

Creditor's name: **Employees Federal Credit Union**

- Surrender the property.
- Retain the property and redeem it.
- Retain the property and enter into a *Reaffirmation Agreement*.
- Retain the property and [explain]: \_\_\_\_\_

No

Yes

Description of property securing debt: **2013 BMW X5 90000 miles**

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

securing debt: \_\_\_\_\_

Creditor's name: **Green Country Federal Credit Union**

- Surrender the property.  No  
 Retain the property and redeem it.  Yes

Description of property securing debt: **2019 car hauler trailer  
 2008 Integrity 20 foot gooseneck 2 axle trailer  
 1990 Ford Tractor Model 4610 with front loader  
 2018 Delta gooseneck 500 ES 16' livestock trailer  
 1992 Caterpillar Dozer model D5C 6K axles  
 Trailer model number T4-**

- Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

Creditor's name: **Holman Investments Inc.**

- Surrender the property.  No  
 Retain the property and redeem it.  Yes

Description of property securing debt: **24436 Brian Place Kellyville, OK  
 74039 Creek County  
 Legal: 32-17-10 TR#6 LOC IN N  
 NE COMM AT NE/C NE TH  
 S00D30'05"E 1321.95' TO SE/C  
 N SE TH S88D53'17"W 501.10'  
 TO TRUE POB TH S88D53'17"W  
 1123.53' TH N01D06'43" W  
 435.87' TH N88D53'17"E**

- Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

Creditor's name: **Liberty Auto Finance**

- Surrender the property.  No  
 Retain the property and redeem it.  Yes

Description of property securing debt: **2005 GMC Canyon 100,000 miles**

- Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

Creditor's name: **Regent Bank**

- Surrender the property.  No  
 Retain the property and redeem it.  Yes

Description of property securing debt: **18358 West 169th Street South  
 Kellyville, OK 74039 Creek  
 County  
 Legal: GRACELAND  
 RANCHETTES LOT 60 BLOCK 1**

- Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

Creditor's name: **Tulsa Municipal Employees Federal Credit**

- Surrender the property.  No  
 Retain the property and redeem it.  Yes

Description of property: **2013 Chevrolet 1500 125,000 miles**

- Retain the property and enter into a *Reaffirmation Agreement*.

Debtor 1 **Michael Shannon Key**  
 Debtor 2 **Sara Elizabeth Key**

Case number (if known) \_\_\_\_\_

securing debt:

 Retain the property and [explain]:  
\_\_\_\_\_**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases****Will the lease be assumed?**

Lessor's name:

 No

Description of leased

 Yes

Property:

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

**X /s/ Michael Shannon Key****Michael Shannon Key**

Signature of Debtor 1

**X /s/ Sara Elizabeth Key****Sara Elizabeth Key**

Signature of Debtor 2

Date

March 6, 2019

Date

March 6, 2019

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

**You should have an attorney review your decision to file for bankruptcy and the choice of chapter.**

### Chapter 7: Liquidation

\$245	filings fee
\$75	administrative fee
+ \$15	trustee surcharge
	\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

## Chapter 11: Reorganization

\$1,167	filing fee
+ \$550	administrative fee
\$1,717 total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

**Read These Important Warnings**

**Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.**

**Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.**

**You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.**

**Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**

**Chapter 12: Repayment plan for family farmers or fishermen**

\$200	filing fee
+        \$75	<u>administrative fee</u>
\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

**Chapter 13: Repayment plan for individuals with regular income**

\$235	filing fee
+        \$75	<u>administrative fee</u>
\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

[http://www.uscourts.gov/bkforms/bankruptcy\\_form\\_s.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure).

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html)

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court**  
**Northern District of Oklahoma**

In re **Michael Shannon Key**  
**Sara Elizabeth Key**

Debtor(s)

Case No.

Chapter

7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>2,585.00</b>
Prior to the filing of this statement I have received .....	\$	<b>585.00</b>
Balance Due .....	\$	<b>2,000.00</b>

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Exemption planning; preparation and filing of reaffirmation agreements and applications as needed; meeting of creditors. In addition to portion of fee paid as stated herein, the court's filing fee and a credit report fee for each party has been paid by client(s).**

**Also, debtor have been advised they have no legal obligation to pay any outstanding attorney fees owing at time of bankruptcy filing and that payments post-petition are strictly voluntary.**

**Client may use the services of 722redemption.com to providing funding for redemptions of vehicles; debtor will borrow \$700 from 722redemption.com to pay attorney fees for attorney fees to obtain redemption.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**By agreement with the debtor(s), the above-disclosed fee does not include the following services: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions, 2004 exams or any other adversary or contested matter/proceeding. In Chapter 13 Bankruptcy Cases, attorney time, legal assistant time, and expenses will be billed against the file at the rate of \$275.00 per hour for attorney time, \$75.00 per hour for legal assistant time (or the firm's current billing rates), and actual expenses. If such time and expenses exceed the amount stated above, an application to the Court may be made for additional fees and expenses to be paid through the Chapter 13 Plan or by the Debtor(s) as the Court orders may provide.**

In re Michael Shannon Key  
Sara Elizabeth Key Case No. \_\_\_\_\_  
Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**  
(Continuation Sheet)

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 6, 2019  
*Date*

/s/ Ron D. Brown OBA  
**Ron D. Brown OBA 16352**  
*Signature of Attorney*  
**Brown Law Firm PC**  
**715 S. Elgin Ave.**  
**Tulsa, OK 74120**  
**918-585-9500 Fax: 866-552-4874**  
**[ron@ronbrownlaw.com](mailto:ron@ronbrownlaw.com)**  
*Name of law firm*

Revised 02/2012

**United States Bankruptcy Court  
Northern District of Oklahoma**

In re **Michael Shannon Key  
Sara Elizabeth Key**

Debtor(s)

Case No.  
Chapter

7

**VERIFICATION AS TO OFFICIAL CREDITOR LIST**

- |                                     |           |                          |        |
|-------------------------------------|-----------|--------------------------|--------|
| <input checked="" type="checkbox"/> | Original  |                          |        |
| <input type="checkbox"/>            | Amendment |                          |        |
| <input type="checkbox"/>            | Add       | <input type="checkbox"/> | Delete |

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on the Creditor List Submission application, or uploaded to the Electronic Case Filing System is a true, correct and complete listing to the best of my knowledge.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney, (2) the court will rely on the creditor listing for all mailings, and (3) that the various schedules and statements required by the Bankruptcy Rules are not used for mailing purposes.

**If this filing is an amendment to the creditor list, indicate only the number of creditors being added or to be deleted at this time. (For verification purposes, attach a list of the creditors being submitted, uploaded, or to be deleted.)**

37 # of Creditors (or if amended, # of creditors added)

Method of submission:

- a) X uploaded to Electronic Case Filing System; or  
 b) \_\_\_\_\_ Creditor List Submission application (to be used by Pro Se filers, found on the Court's website at [www.oknb.uscourts.gov](http://www.oknb.uscourts.gov), or available in the Clerk's Office)

\_\_\_\_\_ # of Creditors (on attached list) to be deleted

**/s/ Michael Shannon Key**

Debtor Signature

Address:(if not represented by an attorney)

Phone:(if not represented by an attorney)

**/s/ Sara Elizabeth Key**

Joint Debtor Signature

Address:(if not represented by an attorney)

Phone:(if not represented by an attorney)

**/s/ Ron D. Brown OBA**

Attorney Signature

**Ron D. Brown OBA 16352**

**Brown Law Firm PC**

**715 S. Elgin Ave.**

**Tulsa, OK 74120-0000**

**918-585-9500**

**866-552-4874**

**ron@ronbrownlaw.com**

Date: **March 6, 2019**

[Check if applicable]

\_\_\_\_\_ Creditors with foreign addresses included

21st Mortgage Corporation  
Attn: Legal  
Po Box 477  
Knoxville, TN 37901

Account Management Resources  
Attn: Bankruptcy  
Po Box 60607  
Oklahoma City, OK 73146

Account Resolution Services  
Attn: Bankruptcy  
Po Box 459079  
Sunrise, FL 33345

Accounts Management  
515 A N College  
Columbia, MO 65201

Ace Industrial Supply  
7535 San Fernando Rd.  
Burbank, CA 91505

Acima Credit Fka Simpl  
9815 Monroe Street  
4th Floor  
Sandy, UT 84070

AMCOL Systems, Inc.  
Attn: Bankruptcy  
Po Box 21625  
Columbia, SC 29221

AT&T  
PO Box 5001  
Carol Stream, IL 60197-5001

Capital Accounts  
Attn: Bankruptcy Dept  
Po Box 140065  
Nashville, TN 37214

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Cavalry Portfolio Services  
Attn: Bankruptcy Department  
500 Summit Lake Ste 400  
Valhalla, NY 10595

Community Bank  
104 South Main  
Bristow, OK 74010

Creditors Collection Service  
Attn: Bankruptcy  
Po Box 21504  
Roanoke, VA 24018

Economy Supply  
102 E. Main St.  
Oilton, OK 74052

Employees Federal Credit Union  
1120 W 17th St  
Tulsa, OK 74107

Financial Control Services  
Attn: Bankruptcy  
Po Box 21626  
Waco, TX 76702

Green Country Federal Credit Union  
202 E Morrow Rd  
Sand Springs, OK 74063

Holman Investments Inc.  
4815 S Harvard Ave  
# 138  
Tulsa, OK 74135

I C System Inc  
Attn: Bankruptcy  
P.O. Box 64378  
St. Paul, MN 55164

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

Key Electric Heating & Air  
PO Box 604  
Kellyville, OK 74039

Liberty Auto Finance  
4117 SW Blvd.  
Tulsa, OK 74107

Locke Supply  
PO Box 24980  
Oklahoma City, OK 73124

Oklahoma Tax Commission  
2501 N. Lincoln Blvd  
Oklahoma City, OK 73103

Receivables Performance Mgmt  
Attn: Bankruptcy  
Po Box 1548  
Lynnwood, WA 98036

Regent Bank  
7136 S Yale Ave  
Tulsa, OK 74136

Ron and Kim Watt  
18358 W. 169th St. S.  
Kellyville, OK 74039

Sand Spring Community  
202 E Morrow Rd  
Sand Springs, OK 74063

Santander Consumer USA DBA Chrysler Cap.  
Attn: Bankruptcy  
Po Box 961245  
Fort Worth, TX 76161

Security Finance Corp  
Attn: Bankruptcy  
Po Box 1893  
Spartanburg, SC 29304

Shearer Supply, Inc.  
11807 E. 61st St.  
Broken Arrow, OK 74012

Tulsa Adjustment Bureau, Inc.  
Attn: Bankruptcy  
2448 E 81st St., Ste 4700  
Tulsa, OK 74137

Tulsa Municipal Employees Federal Credit  
1120 W 17th St  
Tulsa, OK 74107

Warren CAT  
3601 N. Garnett Rd.  
Tulsa, OK 74116

Wells Fargo  
Attn: Bankruptcy  
Po Box 51193  
Los Angeles, CA 90051

Works And Lentz  
Attn: Bankruptcy  
1437 S Boulder, Suite 900  
Tulsa, OK 74119

Works And Lentz  
1437 S Boulder, Suite 900  
Tulsa, OK 74119

**United States Bankruptcy Court**  
**Northern District of Oklahoma**

In re Michael Shannon Key  
Sara Elizabeth Key

Debtor(s)

Case No.

Chapter

7

**PAYMENT ADVICES CERTIFICATION**

*(NOTE: A separate form must be filed by each debtor in a joint case)*

Pursuant to 11 U.S.C. § 521(a)(1)(B)(iv), a debtor shall file copies of *all* payment advices or other evidence of payment (such as paycheck stubs, direct deposit statements, employer's statement of hours and earnings) received from the debtor's employer *within 60 days* before the date the debtor filed his/her bankruptcy case (the "petition date").\*

I, Sara Elizabeth Key hereby state as follows:

(select one)

- I have attached hereto, or previously filed with the Court, copies of all payment advices or other evidence of payment received from my employer(s) within 60 days before the petition date.

Number of Employers: \_\_\_\_\_ Number of Payment Advices received: \_\_\_\_\_

Number of Payment Advices attached: \_\_\_\_\_

Period Covered: \_\_\_\_\_

*(If period covered is less than 60 days, attach an explanation.)*

If the attached payment advices do not cover the entire 60-day period, describe any "other evidence of payment" that you intend to rely upon. \_\_\_\_\_.

- I received payment advices from an employer(s) during the 60 days before the petition date but have not yet located or obtained copies of all of the payment advices. I understand that if I do not file all payment advices or other evidence of payment within 45 days from the petition date, my bankruptcy case may be dismissed.

Number of Employers: \_\_\_\_\_ Number of Payment Advices attached: \_\_\_\_\_

Period Covered: \_\_\_\_\_

Number of missing Payment Advices: \_\_\_\_\_ Dates of missing Payment Advices: \_\_\_\_\_

- I did not receive any payment advices or other evidence of payment from any employer at any point during the 60 days before the petition date. *(If you were employed, attach an explanation of why you did not receive any payment advices from your employer.)* **Self-employed**

I declare under penalty of perjury that the foregoing statement is true and correct to the best of my knowledge, information and belief.

Date: March 6, 2019

/s/ Sara Elizabeth Key

(Signature of Debtor)

Print name: Sara Elizabeth Key

\* In order to protect the debtor's privacy, all but the last four digits of the Debtor's social security number and financial account number should be redacted from any payment advice. References to dates of birth should contain only the year and names of any minors should be redacted or include only initials.